

**Appendix A:  
Options for Montana to Expand Health Insurance Coverage**

<b>Issues</b>	<b>Affordability</b>	<b>Portability</b>	<b>Coverage</b>	<b>Consumer Efficiency</b>
Expand Insure Montana to include independent contractors	x		x	
Revise Medicaid eligibility (e.g. expand to include parents of young children within eligibility standards, be more restrictive for certain nursing home patients)	x		x	
Expand CHIP eligibility				
Review mandated benefits for all insurance types	x			
Provide rate review authority to insurance commissioner*	x			
Narrow rating bands or provide community rating*				x
Require guaranteed issue*				
Provide for insurance connector/exchange/health cooperatives that act as Section 125 entities	x	x	x	
Create a pilot project for insurance exchanges (e.g. to allow portability among school districts)	x	x	x	
Expand assistance for Community Health Centers (possibly increasing subsidies to increase use of primary care)	x		x	
Increase incentives for long-term care insurance				x
Increase incentives for health savings accounts				x
Pricing Transparency Measures (insurer, physician, facility)				x
Health Care Facility Rate Review (mandatory)	x			x
Health Information Technology expansion	x			x
Billing simplification and transparency				x
Creation of uncompensated care pool, incorporating changes in premium taxes, assessments for MCHA, provisions for reinsurance (see Appendix B)	x			

\*Said to be necessary for Massachusetts-style reforms